B1 (Official Form 1)(4/10)								
United .	States Banki District of No		ourt				Voluntar	y Petition
Name of Debtor (if individual, enter Last, Firs <b>Venable, Derek</b>		of Joint De		) (Last, First, I	Middle):			
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					Joint Debtor in trade names):	the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)  xxx-xx-7770	payer I.D. (ITIN) No./0	Complete EIN	(if more	our digits o than one, state	all)	· Individual-Ta	expayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. and Street, City, 8904 Loggers Mill Ave. Las Vegas, NV	_	ZIP Code	890		rs Mill Ave		et, City, and State):	ZIP Code
County of Residence or of the Principal Place of Clark		89143	Count	•	ence or of the	Principal Plac	e of Business:	89143
Mailing Address of Debtor (if different from st	reet address):	ZIP Code	Mailir	ng Address	of Joint Debt	or (if different	from street address	S):  ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	or		1					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United St Code (the Internal Revenue Co		zation States	defined "incurr	er 7 er 9 er 11 er 12 er 13 are primarily cod in 11 U.S.C. § ed by an indivi	Petition is File  Character Character  Character Character  (Check onsumer debts,	bus	r Recognition ceeding r Recognition	
Filing Fee (Check one both Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerate debtor is unable to pay fee except in installments Form 3A.  Filing Fee waiver requested (applicable to chapte attach signed application for the court's considerate)	o individuals only). Must tion certifying that the Rule 1006(b). See Offic r 7 individuals only). Mu	ial Deb Check if: Deb are Check all B. Acc	otor is a sr otor is not otor's aggr less than applicable lan is bein eptances	a small busi regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	ated debts (exclusive to adjustment of the control	§ 101(51D). S.C. § 101(51D). Iding debts owed to in	hree years thereafter).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available  ☐ Debtor estimates that, after any exempt prothere will be no funds available for distributed Number of Creditors  ☐ ☐ ☐ ☐ ☐  1- 50- 100- 200-	perty is excluded and	, Esq. 9086 asecured credit administrative itors.	*** tors.		OVER		PACE IS FOR COUF	T USE ONLY
Estimated Assets  So to \$50,000 to \$500,000 to \$500,000 to \$50 million	5,000 10,000	25,000 50 \$50,000,001 \$1 to \$100 to	0,000	100,000	100,000  More than			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001 \$1	]  00,000,001  \$500	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(4/10)		Page 2		
Voluntar	y Petition	Name of Debtor(s):			
(This nage mu	st be completed and filed in every case)	Venable, Derek Venable, Jennifer			
(1ms page ma	All Prior Bankruptcy Cases Filed Within Las	· · · · · · · · · · · · · · · · · · ·	vo attach additional sheet)		
Location	All Thor Bankruptcy Cases Flied Within Las	Case Number:	Date Filed:		
Where Filed:	- None -	Cuse rumser.	Jule 1 hou.		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor	(If more than one, attach additional sheet)		
Name of Debt	or:	Case Number:	Date Filed:		
- None -					
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor	Exhibit B is an individual whose debts are primarily consumer debts.)		
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the pet have informed the petition 12, or 13 of title 11, Unit	itioner named in the foregoing petition, declare that I oner that [he or she] may proceed under chapter 7, 11, ted States Code, and have explained the relief available I further certify that I delivered to the debtor the notice		
☐ Exhibit	A is attached and made a part of this petition.	X _/s/ David Kriege Signature of Attorney David Krieger,	for Debtor(s) (Date)		
	Ext	nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent an	nd identifiable harm to public health or safety?		
		nibit D			
(To be comp	leted by every individual debtor. If a joint petition is filed, ea	ch spouse must complete	and attach a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a joi  Exhibit	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this pe	tition.		
	Information Regardin	ng the Debtor - Venue			
	(Check any ap	=			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partners	hip pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but i	is a defendant in an action or		
	Certification by a Debtor Who Reside		ntial Property		
	(Check all app Landlord has a judgment against the debtor for possession		box checked, complete the following.)		
	A				
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period		
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C	C. § 362(1)).		

B1 (Official Form 1)(4/10)

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Derek Venable

Signature of Debtor Derek Venable

#### X /s/ Jennifer Venable

Signature of Joint Debtor Jennifer Venable

Telephone Number (If not represented by attorney)

#### April 30, 2010

Date

#### Signature of Attorney\*

#### X /s/ David Krieger, Esq.

Signature of Attorney for Debtor(s)

#### David Krieger, Esq. 9086

Printed Name of Attorney for Debtor(s)

#### **HAINES & KRIEGER, LLC**

Firm Name

1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Address

## Email: info@hainesandkrieger.com

(702) 880-5554 Fax: (702) 385-5518

Telephone Number

#### April 30, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Venable, Derek Venable, Jennifer

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Dat

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		
7	7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Nevada

In re	Derek Venable Jennifer Venable		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for d  □ Incapacity. (Defined in 11 U.S.C. §  mental deficiency so as to be incapable of rea  financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §  unable, after reasonable effort, to participate	nseling briefing because of: [Check the applicable letermination by the court.] § 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
through the Internet.);   Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Derek Venable Derek Venable
Date: April 30, 2010	

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Nevada

In re	Derek Venable Jennifer Venable		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	,
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Jennifer Venable  Jennifer Venable	
Date: April 30, 2010	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court District of Nevada**

		District of 1	Cvaua	
In re	Derek Venable Jennifer Venable		Case N	No.
		Debto	r(s) Chapte	er <b>7</b>
Code.		342(b) OF THE B.  Certification of	200001	E
	Venable fer Venable	X	/s/ Derek Venable	April 30, 2010
Printe	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case N	No. (if known)	X	/s/ Jennifer Venable	April 30, 2010

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court District of Nevada

In re	Derek Venable,		Case No.	
	Jennifer Venable			
_		Debtors	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	158,570.00		
B - Personal Property	Yes	4	45,116.61		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		295,618.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		9,221.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		79,245.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,585.09
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,686.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	203,686.61		
		1	Total Liabilities	384,084.00	

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court District of Nevada

In re	Derek Venable,		Case No	
	Jennifer Venable			
		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	9,221.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	9,221.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,585.09
Average Expenses (from Schedule J, Line 18)	3,686.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,526.91

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		122,048.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	9,221.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		79,245.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		201,293.00

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B6A (Official Form 6A) (12/07)

In re	Derek Venable,	Case No.
	Jennifer Venable	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single Family Home 8904 Loggers Mill Ave., Las Vegas, NV 89143		J	158,570.00	279,411.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **158,570.00** (Total of this page)

Total > 158,570.00

10tal > 156,570.0

B6B (Official Form 6B) (12/07)

In re	Derek Venable,	Case No.
	Jennifer Venable	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	JOHH, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Chase Checking Account Ending 5256	J	20.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Savings Account Ending 5773	J	500.00
		Chase Checking Account Ending 3282	J	4,000.00
		US Bank Checking Account Ending 1553	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Wearing Apparel	J	350.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
			Sub-Tota	al > <b>8,470.00</b>
			(Total of this page)	

**3** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Derek Venable,
	Jennifer Venable

Case No.		

## Debtors **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	Т	erm Life Insurance Policy through Medco	w	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	4	01k through Fidelity	W	11,000.00
	other pension or profit sharing plans. Give particulars.	Р	ension through Medco	w	10,396.61
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2	010 Tax Refund	J	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
				Sub-Total of this page)	al > 21,396.61

Sheet \_\_1\_\_ of \_\_3\_\_ continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Derek Venable,
	Jennifer Venable

Case No.	
Case 110.	

### Debtors

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2008 Mazda 3 Approx. 33,00		J	15,000.00
		1997 Plymout Approx. 115,0	h Neon 00 miles	J	250.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	x			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
			(C	Sub-Total of this page)	al > 15,250.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

## Case 10-17893-mkn Doc 1 Entered 04/30/10 13:29:17 Page 17 of 53

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

34. Farm supplies, chemicals, and feed.

35. Other personal property of any kind not already listed. Itemize.

Χ

X

In re	Derek Venable,	Case No							
	Jennifer Venable								
			Debtors						
		SCHEDU	JLE B - PERSONAL PROPERT (Continuation Sheet)	Y					
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption				
	ning equipment and lements.	x							

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 45,116.61 | B6C (Official Form 6C) (4/10)

In re	Derek Venable,	Case No.
	Jennifer Venable	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions Real Property Single Family Home 8904 Loggers Mill Ave., Las Vegas, NV 89143	Nev. Rev. Stat. § 21.090(1)(m)	0.00	158,570.00
Checking, Savings, or Other Financial Accounts, Contact Chase Checking Account Ending 5256	ertificates of <u>Deposit</u> Nev. Rev. Stat. § 21.090(1)(g)  Nev. Rev. Stat. § 21.090(1)(z)	75% 5.00	20.00
Chase Savings Account Ending 5773	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 125.00	500.00
Chase Checking Account Ending 3282	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 870.00	4,000.00
US Bank Checking Account Ending 1553	Nev. Rev. Stat. § 21.090(1)(g)	75%	100.00
Household Goods and Furnishings Household Goods	Nev. Rev. Stat. § 21.090(1)(b)	3,500.00	3,500.00
Wearing Apparel Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	350.00	350.00
Interests in Insurance Policies Term Life Insurance Policy through Medco	Nev. Rev. Stat. § 21.090(1)(k)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension through Medco	r <u>Profit Sharing Plans</u> Nev. Rev. Stat. § 21.090(1)(r)	10,396.61	10,396.61
Other Liquidated Debts Owing Debtor Including Tax 2010 Tax Refund	<u>c Refund</u> Nev. Rev. Stat. § 21.090(1)(aa)	0.00	Unknown

Total: 18,711.61 177,436.61

B6C (Official Form 6C) (4/10) -- Cont.

In re	Derek Venable,	Case No.
	Jennifer Venable	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wife's Exemptions Checking, Savings, or Other Financial Accounts, Chase Checking Account Ending 3282	Certificates of Deposit Nev. Rev. Stat. § 21.090(1)(z)	130.00	4,000.00
US Bank Checking Account Ending 1553	Nev. Rev. Stat. § 21.090(1)(z)	25.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401k through Fidelity	or Profit Sharing Plans Nev. Rev. Stat. § 21.090(1)(r)	11,000.00	11,000.00
Other Liquidated Debts Owing Debtor Including Ta 2010 Tax Refund	<u>x Refund</u> Nev. Rev. Stat. § 21.090(1)(z)	845.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Plymouth Neon Approx. 115,000 miles	Nev. Rev. Stat. § 21.090(1)(f)	250.00	250.00

Total: 12,250.00 15,350.00

B6D (Official Form 6D) (12/07)

In re	Derek Venable,
	Jennifer Venable

Case No.
Case No.

**Debtors** 

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	           	021-00-D4	D H H U A W I D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx5369			Opened 3/01/08 Last Active 7/20/09	Т	D A T E D			
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		J	First Mortgage Single Family Home 8904 Loggers Mill Ave., Las Vegas, NV 89143		D			
			Value \$ 158,570.00				266,000.00	107,430.00
Account No. xxxxxx5370			Opened 3/01/08 Last Active 7/20/09					
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		J	Second Mortgage Single Family Home 8904 Loggers Mill Ave., Las Vegas, NV 89143					
			Value \$ 158,570.00				13,411.00	13,411.00
Account No. xxx6694  Compass Bank Attn: Bankruptcy Po Box 10566 Birmingham, AL 35296		J	Opened 4/01/08 Last Active 2/08/10  Less than 910 days  2008 Mazda 3  Approx. 33,000 miles  Value \$ 15,000.00				16,207.00	1,207.00
Account No.	╁		γ and φ 13,000.00				10,207.00	1,207.00
			Value \$					
ocontinuation sheets attached			Subtotal (Total of this page)		295,618.00	122,048.00		
			(Report on Summary of S	_	otal	· I	295,618.00	122,048.00

B6E (Official Form 6E) (4/10)

•			
In re	Derek Venable,	Case No.	
	Jennifer Venable		

**Debtors** 

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Derek Venable,	Case No.
	Jennifer Venable	
		Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

						,	TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE BTOR	Hu H W J C	Sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONT - NGENT	1-00-c	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.			2009 Taxes	T	ATED			
IRS PO Box 21126 Insolvency Philadelphia, PA 19114-0326		J					721.00	721.00
Account No.	╁		Back Child Support			Н	721.00	721.00
State Collection and Disbutsement Unit PO Box 98950 Las Vegas, NV 89193-8950		J						0.00
	╧						8,500.00	8,500.00
Account No.								
Account No.								
Sheet _1 of _1 continuation sheets att				Subt				0.00
Schedule of Creditors Holding Unsecured Pr	iority	Cla	aims (Total of t		pag 'ota		9,221.00	9,221.00
			(Report on Summary of So			- 1	9,221.00	9,221.00

B6F (Official Form 6F) (12/07)

In re	Derek Venable,	Case No
	Jennifer Venable	
		Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		3	U	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.	) I	N F	N		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx110			Opened 4/06/06 Last Active 12/22/08 CreditCard	ר ו	r	D   I		
Aspire Pob 105555 Atlanta, GA 30348		Н	or surround					
Account No. xxxxxxxx3979			Opened 7/01/03 Last Active 12/17/08		+	+		3,777.00
Cap One Po Box 85520 Richmond, VA 23285		J	CreditCard					0.004.00
Account No. xxxxxxxx9216			Opened 9/01/05 Last Active 1/12/09		+		1	9,601.00
Cap One Po Box 85520 Richmond, VA 23285		Н	CreditCard					
								3,391.00
Account No. xxxxxxxx1095  Cap One Po Box 85520 Richmond, VA 23285		н	Opened 5/01/02 Last Active 1/12/09 CreditCard					4.040.00
				Sul	htc	tol.	1	1,016.00
_7 continuation sheets attached			(To	Su tal of this			)	17,785.00

In re	Derek Venable,	Case No
	Jennifer Venable	

## Debtors

	10	ı	I I Will I I I	10	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	1	AMOUNT OF CLAIM
Account No. xxxxxxxx0926			Opened 11/01/98 Last Active 12/01/98 CreditCard	Т	E		
Cap One Po Box 85520 Richmond, VA 23285		н	CreditCard				0.00
Account No. xxxxxxxx2084	-		Opened 4/01/06 Last Active 10/21/08	+			
Chase Po Box 15298 Wilmington, DE 19850		н	CreditCard				
							4,514.00
Account No. xxxxxxxx9335  Chase Po Box 15298 Wilmington, DE 19850		J	Opened 7/01/08 Last Active 9/20/09 CreditCard				3,944.00
Account No. xxxxxxxx1778			Opened 9/01/06 Last Active 9/28/09	$\dagger$	T		
Chase Po Box 15298 Wilmington, DE 19850		н	CreditCard				1,204.00
Account No. xxxxxxxx2376	$\vdash$	_	Opened 2/15/05 Last Active 11/06/08	+	$\vdash$	$\vdash$	-,
Chase Po Box 15298 Wilmington, DE 19850		Н	CreditCard				0.00
Sheet no. 1 of 7 sheets attached to Schedule of				Sub			9,662.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	ŕ

In re	Derek Venable,	Case No	
	Jennifer Venable		

### Debtors

	10			10		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	U	S	AMOUNT OF CLAIM
Account No. xx0923			Opened 7/01/00 Last Active 3/04/08	Ť	DATED		
Chevron / Texaco Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				0.00
Account No. xxxxxxxx0140	╁		Opened 5/29/06 Last Active 1/02/09	+			
Citfingerhut 6250 Ridgewood Road St. Cloud, MN 56303		н	ChargeAccount				
							956.00
Account No. xxxxxxxxxxxxx8209  Citibank Usa Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		н	Opened 3/01/06 Last Active 12/16/08 ChargeAccount				1,435.00
Account No. xxxxxxxxxxxxxx429  Designed Receivable So 1 Centerpointe Dr Ste 45		н	Opened 12/01/09 CollectionAttorney Marina Del Rey Hospital				
La Palma, CA 90623							77.00
Account No. xxxxxxxx6883  GEMB / Mervyns Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	-	J	Opened 12/02/99 Last Active 11/24/08 ChargeAccount				0.00
Sheet no. 2 of 7 sheets attached to Schedule of	_			Subt			2,468.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,700.00

In re	Derek Venable,	Case No
	Jennifer Venable	

### Debtors

	_				_		
CREDITOR'S NAME,		Hus	sband, Wife, Joint, or Community	<u> </u>	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT I NG EN	LIGUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx3861			Opened 7/01/00 Last Active 3/01/10	Т	T E		
Gemb/chevron Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount		D		41.00
Account No. xxxxxxx4384			Opened 11/14/02 Last Active 4/02/03		T		
Gemb/dillards Po Box 981400 El Paso, TX 79998		J	ChargeAccount				0.00
Account No. xx9196			Opened 4/01/06 Last Active 9/30/09		t	T	
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		н	ChargeAccount				698.00
Account No. <b>xx3597</b>	$\vdash$		Opened 7/01/08 Last Active 1/17/10		$\dagger$	+	
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				433.00
Account No. xxxxxxxx0169	$\vdash$		Opened 8/01/07 Last Active 11/07/08		$\dagger$	+	
Gemb/peach Direct Po Box 981439 El Paso, TX 79998		н	ChargeAccount				1,990.00
Sheet no. 3 of 7 sheets attached to Schedule of				Sub	tot	al	2.402.02
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	3,162.00

In re	Derek Venable,	Case No	
	Jennifer Venable		

### Debtors

	_			-		_	
CREDITOR'S NAME,	c	Hus	sband, Wife, Joint, or Community	18	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxx0586			Opened 4/01/06 Last Active 9/30/09	Т	T E		
Gemb/walmart Po Box 981400 El Paso, TX 79998		н	ChargeAccount		D		483.00
Account No. xxx9033	Н		Opened 6/01/09	-	$\vdash$		
Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089		н	FactoringCompanyAccount Ge Capital Corp.				1,990.00
Account No. xxxxxxxxxxx6018	П		Opened 1/01/05 Last Active 11/07/08				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		н	CreditCard				1,198.00
Account No. xxxxxxxx2905	Н		Opened 9/06/06 Last Active 10/29/08				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		н	CreditCard				0.00
Account No. xxxxxxx0349	H		Opened 3/31/06 Last Active 3/20/07	+			
Hsbc/davbr Pob 15521 Wilmington, DE 19805		J	ChargeAccount				0.00
Sheet no. 4 of 7 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				3,671.00

In re	Derek Venable,	Case No.
	Jennifer Venable	

	I c	ш	sband, Wife, Joint, or Community	<u> </u>	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. xxxxxxxx9026			Opened 8/01/03 Last Active 10/16/09 ChargeAccount	Ť	T E D		
Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		J	ChargeAccount				598.00
Account No. xxxxxx5176  Midland Credit Management Po Box 939019		н	Opened 9/01/09 FactoringCompanyAccount Aspire Visa				
San Diego, CA 92193							3,891.00
Account No. xxxxxx1789  Midland Credit Management Po Box 939019 San Diego, CA 92193		н	Opened 7/01/09 FactoringCompanyAccount Hsbc Bank Nevada N.A.				
Account No. xxxxxx1432			Opened 7/01/09				1,398.00
Midland Credit Management Po Box 939019 San Diego, CA 92193		J	FactoringCompanyAccount Ge Money Bank				354.00
Account No. xxxxxxxxxxxx1943  Portfolio Rc Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		J	Opened 9/01/09 FactoringCompanyAccount U.S. Bank National Association				
							19,156.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of tl		tota pag		25,397.00

In re	Derek Venable,	Case No.
	Jennifer Venable	

Г	10			10	1	15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		H	AMOUNT OF CLAIM
Account No. xxxxxx4004			Opened 8/01/04 Last Active 9/25/09	Т	T E		
Rc Willey Home Furnishings Attn: Bankruptcy Po Box 65320 Salt Lake City, UT 84165		J	ChargeAccount				3,877.00
Account No. x6043	t		Opened 4/01/06 Last Active 9/28/09		t		
Target Po Box 9475 Minneapolis, MN 55440		н	ChargeAccount				538.00
Account No. xxxxxxxx1553  Us Bank Hogan Loc Po Box 5227 Cincinnati, OH 45201		J	Opened 1/01/01 Last Active 2/24/10 CheckCreditOrLineOfCredit				
							1,263.00
Account No. xxxxxxxx0269  Us Bank/na Nd 101 5th St E Ste A St Paul, MN 55101	_	J	Opened 1/01/01 Last Active 9/28/09 CreditCard				0.00
Account No. xxxxxxxxxxxxx0001  Wells Fargo Po Box 60510 Los Angeles, CA 90060		J	Opened 4/01/00 Last Active 11/01/03 Automobile				0.00
Sheet no. 6 of 7 sheets attached to Schedule of				Sub			5,678.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	0,070.00

In re	Derek Venable,	Case No.
	Jennifer Venable	

## Debtors

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	)
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	N L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0068	Т		Opened 5/01/99 Last Active 3/16/09	1 î	T		
Wells Fargo Card Ser Po Box 5058 Portland, OR 97208	=	J	CreditCard		D		
				L	L	$\perp$	11,422.00
Account No. xxxxxxxx5148	]		Opened 7/17/98 Last Active 10/26/98				
Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623		н	Automobile				
	l						0.00
Account No.							
Account No.							
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub			11,422.00
Total						70.045.00	

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B6G (Official Form 6G) (12/07)

In re	Derek Venable,	Case No.
	lennifer Venable	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-17893-mkn Doc 1 Entered 04/30/10 13:29:17 Page 32 of 53

B6H (Official Form 6H) (12/07)

In re	Derek Venable,	Case No.
	Jennifer Venable	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**B6I (Official Form 6I) (12/07)** 

In re	Derek Venable Jennifer Venable		Case No.	
		Debtor(s)	_	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEI	PENDENTS OF DEBTO	R AND SPOU	SE		
Married	RELATIONSHIP(S): Son		AGE(S): 2 years	5		
Employment:	DEBTOR		I	SPOUSE		
Occupation	Unemployed	Lead	Manage Ca			
Name of Employer	Unemployed	Medc				
How long employed	1 7	10 yea				
Address of Employer		6225	Annie Oakle	y Drive		
		Las V	egas, NV 89	120		
INCOME: (Estimate of average or	r projected monthly income at time case fil	ed)	Dl	EBTOR		SPOUSE
1. Monthly gross wages, salary, an	d commissions (Prorate if not paid month	ly)	\$	0.00	\$	4,702.32
2. Estimate monthly overtime	•		\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	4,702.32
4. LESS PAYROLL DEDUCTION	NS					
a. Payroll taxes and social sec			\$	0.00	\$	958.43
b. Insurance	·		\$	0.00	\$	140.62
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify): 401	lk		\$	0.00	\$	17.62
Life	e Insurance		\$	0.00	\$	0.56
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS		\$	0.00	\$	1,117.23
6. TOTAL NET MONTHLY TAK	E HOME PAY		\$	0.00	\$	3,585.09
7. Regular income from operation	of business or profession or farm (Attach o	letailed statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or supp dependents listed above	ort payments payable to the debtor for the	debtor's use or that of	\$	0.00	\$	0.00
11. Social security or government	assistance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income			_		_	
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THI	ROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and	14)	\$	0.00	\$	3,585.09
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column tota	ls from line 15)		\$	3,585.	.09

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	Derek Venable Jennifer Venable		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compl expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,983.00
a. Are real estate taxes included? Yes X No	·	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	185.00
b. Water and sewer	\$	45.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	295.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	15.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	130.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	351.00
b. Other Second Mortgage	\$	117.00
c. Other <b>HOA</b>	\$	40.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	\$	3,686.00
20. STATEMENT OF MONTHLY NET INCOME	_	
	¢	2 505 00
a. Average monthly income from Line 15 of Schedule I	\$	3,585.09
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$	3,686.00 -100.91
A. INDUITING INCLUSION VA. HILLION D. I	.13	- 100.31

## Case 10-17893-mkn Doc 1 Entered 04/30/10 13:29:17 Page 35 of 53

**Total Other Utility Expenditures** 

295.00

\$

B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court District of Nevada**

In re	Derek Venable Jennifer Venable			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION C	ONCERN	ING DEBTOR'S SC	CHEDUL	ES		
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR		
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date .	April 30, 2010	Signature	/s/ Derek Venable Derek Venable Debtor				
Date _	April 30, 2010	Signature	/s/ Jennifer Venable Jennifer Venable Joint Debtor				

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

## United States Bankruptcy Court District of Nevada

In re	Derek Venable Jennifer Venable		Case No.	Case No.	
		Debtor(s)	Chapter	7	
		Decici(s)	<b>F</b>		

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$13,990.00 2010 YTD: Employment Income

\$59,695.00 2009: Employment Income \$66,282.00 2008: Employment Income

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT** 

\$15,702.00 2009: Pension Distribution

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

> DATES OF PAYMENTS/ **TRANSFERS**

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**OWING TRANSFERS** c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Citibank vs. Derek A. Venable

NATURE OF PROCEEDING

**Collections** 

COURT OR AGENCY AND LOCATION Justice Court, Las Vegas STATUS OR DISPOSITION **Pending** 

**Township** 

Clark County, State of Nevada

None

10C-009565

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 04/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,500.00

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None П

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 9101 Wine Cellar Ave.,

Las Vegas, NV 89148

NAME USED **Derek Venable** Jennifer Venable DATES OF OCCUPANCY

5

2005 - 2008

#### 16. Spouses and Former Spouses

None 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Tavia Williams-Venable **Ex-Wife** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF NOTICE

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 30, 2010	Signature	/s/ Derek Venable	
	_	-	Derek Venable	
			Debtor	
Date	April 30, 2010	Signature	/s/ Jennifer Venable	
	_		Jennifer Venable	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# **United States Bankruptcy Court District of Nevada**

		District of Nevada		
In re	Derek Venable Jennifer Venable		Case No.	
	Common Volidado	Debtor(s)	Chapter 7	
PART	CHAPTER 7 INDIVIDUAL  A - Debts secured by property of the estate. ( property of the estate. Attach additional page)	(Part A must be fully co		is secured by
Prope	rty No. 1			
	tor's Name: ortgage Inc	Describe Prop Single Family 8904 Loggers Las Vegas, NV	Mill Ave.,	
Prope	rty will be (check one):	l .		
	I Surrendered ■ Re	etained		
	ining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain Retain and continue making re	egular payments_(for ex	ample, avoid lien using 11 U.S.C.	§ 522(f)).
_	rty is (check one):			
	Claimed as Exempt	☐ Not claimed	as exempt	
Prope	rty No. 2			
	tor's Name: ortgage Inc	Describe Prop Single Family 8904 Loggers Las Vegas, NV	Mill Ave.,	
Prope	rty will be (check one):	<b>_</b>		
	I Surrendered ■ Re	etained		
	ining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt			

■ Other. Explain Retain and continue making regular payments (for example, avoid lien using 11 U.S.C. § 522(f)).

☐ Not claimed as exempt

Property is (check one):

■ Claimed as Exempt

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Compass Bank		Describe Property Securing Debt: 2008 Mazda 3 Approx. 33,000 miles	
Property will be (check one):  ☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain Retain and co		ayments (for example	, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exe	empt
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All thre	ee columns of Part B mu	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury the personal property subject to an unexposite April 30, 2010		/s/ Derek Venable Derek Venable Debtor	operty of my estate securing a debt and/or
Date <b>April 30, 2010</b>	Signature	/s/ Jennifer Venable Jennifer Venable Joint Debtor	

### United States Bankruptcy Court District of Nevada

In re	Derek Venable Jennifer Venable			Case No		
			Debtor(s)	Chapter	7	
	DISCLOS	URE OF COMP	ENSATION OF ATTO	ORNEY FOR D	EBTOR(S)	
co	ompensation paid to me with	nin one year before the	Rule 2016(b), I certify that I filing of the petition in bankrup on of or in connection with the	otcy, or agreed to be p	aid to me, for service	
					1,500.00	
	Prior to the filing of this	statement I have receive	ed	\$	1,500.00	
	Balance Due			\$	0.00	
2. \$_	<b>0.00</b> of the filing fee h	as been paid.				
3. T	he source of the compensation	on paid to me was:				
	■ Debtor □ O	ther (specify):				
4. T	he source of compensation to	o be paid to me is:				
	■ Debtor □ O	ther (specify):				
5.	I have not agreed to share	the above-disclosed con	mpensation with any other pers	on unless they are me	mbers and associates	of my law firm.
			nsation with a person or person names of the people sharing in			law firm. A
6. Iı	n return for the above-disclo	sed fee, I have agreed to	render legal service for all asp	ects of the bankruptcy	case, including:	
b. c.	Preparation and filing of a	ny petition, schedules, s or at the meeting of cred	ndering advice to the debtor in a tatement of affairs and plan wh litors and confirmation hearing	ich may be required;	-	nkruptcy;
7. B	y agreement with the debtor	(s), the above-disclosed	fee does not include the follow	ing service:		
			CERTIFICATION			
	certify that the foregoing is a nkruptcy proceeding.		any agreement or arrangement	for payment to me for	representation of the	debtor(s) in
Dated:	April 30, 2010		/s/ David Krieg	er, Esq.		
	. •		David Krieger,			
			HAINES & KRII 1020 Garces A			
			Suite 100 Las Vegas, NV	90101		
				Fax: (702) 385-55	18	
			info@hainesar			

# **United States Bankruptcy Court District of Nevada**

In re	Derek Venable Jennifer Venable		Case No.	
		Debtor(s)	Chapter	7
Γhe abo		that the attached list of creditors is true and c		of their knowledge.
Date:	April 30, 2010	/s/ Derek Venable		
		Derek Venable		
		Signature of Debtor		
Date:	April 30, 2010	/s/ Jennifer Venable		
		Jennifer Venable		

Signature of Debtor

Derek Venable Jennifer Venable 8904 Loggers Mill Ave. Las Vegas, NV 89143

David Krieger, Esq. HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Aspire
Acct No xxxxxxxxxxx0110
Pob 105555
Atlanta, GA 30348

Cap One Acct No xxxxxxxx3979 Po Box 85520 Richmond, VA 23285

Cap One Acct No xxxxxxxx9216 Po Box 85520 Richmond, VA 23285

Cap One Acct No xxxxxxxx1095 Po Box 85520 Richmond, VA 23285

Cap One Acct No xxxxxxxx0926 Po Box 85520 Richmond, VA 23285

Chase Acct No xxxxxxxx2084 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxxxx9335 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxxxx1778 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxxxx2376 Po Box 15298 Wilmington, DE 19850 Chevron / Texaco Citibank Acct No xx0923 Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Chevron / Texaco Citibank Acct No xx0923 Pob 5010 Concord, CA 94524

Citfingerhut
Acct No xxxxxxxx0140
6250 Ridgewood Road
St. Cloud, MN 56303

Citfingerhut Acct No xxxxxxxx0140 6250 Ridgewood Roa Saint Cloud, MN 56303

Citibank Usa Acct No xxxxxxxxxxx8209 Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Usa Acct No xxxxxxxxxxx8209 Po Box 6497 Sioux Falls, SD 57117

Citimortgage Inc Acct No xxxxxx5369 Po Box 9438 Gaithersburg, MD 20898

Citimortgage Inc Acct No xxxxxx5370 Po Box 9438 Gaithersburg, MD 20898

Compass Bank Acct No xxx6694 Attn: Bankruptcy Po Box 10566 Birmingham, AL 35296

Compass Bank Acct No xxx6694 15 20th St S Fl 9 Birmingham, AL 35233 Designed Receivable So Acct No xxxxxxxxxxxx3429 1 Centerpointe Dr Ste 45 La Palma, CA 90623

GEMB / Mervyns Acct No xxxxxxxx6883 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

GEMB / Mervyns Acct No xxxxxxxx6883 Po Box 981400 El Paso, TX 79998

Gemb/chevron Acct No xxxxxxxx3861 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/chevron Acct No xxxxxxxx3861 Po Box 981400 El Paso, TX 79998

Gemb/dillards Acct No xxxxxxxx4384 Po Box 981400 El Paso, TX 79998

Gemb/jcp Acct No xx9196 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xx3597 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xx9196 Po Box 984100 El Paso, TX 79998

Gemb/jcp Acct No xx3597 Po Box 984100 El Paso, TX 79998 Gemb/peach Direct Acct No xxxxxxxx0169 Po Box 981439 El Paso, TX 79998

Gemb/walmart Acct No xxxxxxxx0586 Po Box 981400 El Paso, TX 79998

Hilco Rec Acct No xxx9033 Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089

Hilco Rec Acct No xxx9033 1120 West Lake Co Buffalo Grove, IL 60089

Hsbc Bank Acct No xxxxxxxxxxx6018 Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Acct No xxxxxxxx2905 Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Acct No xxxxxxxxxxx6018 Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Acct No xxxxxxxx2905 Po Box 5253 Carol Stream, IL 60197

Hsbc/davbr Acct No xxxxxxx0349 Pob 15521 Wilmington, DE 19805

IRS
PO Box 21126
Insolvency
Philadelphia, PA 19114-0326

Lowes / MBGA Acct No xxxxxxxx9026 Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

Lowes / MBGA Acct No xxxxxxxx9026 Po Box 981400 El Paso, TX 79998

Midland Credit Management Acct No xxxxxx5176 Po Box 939019 San Diego, CA 92193

Midland Credit Management Acct No xxxxxx1789 Po Box 939019 San Diego, CA 92193

Midland Credit Management Acct No xxxxxx1432 Po Box 939019 San Diego, CA 92193

Midland Credit Management Acct No xxxxxx5176 8875 Aero Dr San Diego, CA 92123

Midland Credit Management Acct No xxxxxx1789 8875 Aero Dr San Diego, CA 92123

Midland Credit Management Acct No xxxxxx1432 8875 Aero Dr San Diego, CA 92123

Portfolio Rc Acct No xxxxxxxxxxx1943 Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Portfolio Rc Acct No xxxxxxxxxxxx1943 120 Corporate Blvd Ste 1 Norfolk, VA 23502 Rc Willey Home Furnishings Acct No xxxxxx4004 Attn: Bankruptcy Po Box 65320 Salt Lake City, UT 84165

Rc Willey Home Furnishings Acct No xxxxxx4004 2301 S 300 W Salt Lake City, UT 84115

State Collection and Disbutsement Unit PO Box 98950 Las Vegas, NV 89193-8950

Target
Acct No x6043
Po Box 9475
Minneapolis, MN 55440

Target
Acct No x6043
Po Box 673
Minneapolis, MN 55440

Us Bank Hogan Loc Acct No xxxxxxxx1553 Po Box 5227 Cincinnati, OH 45201

Us Bank/na Nd Acct No xxxxxxxx0269 101 5th St E Ste A St Paul, MN 55101

Us Bank/na Nd Acct No xxxxxxxx0269 205 W 4th St Cincinnati, OH 45202

Wells Fargo Acct No xxxxxxxxxxxx0001 Po Box 60510 Los Angeles, CA 90060

Wells Fargo Acct No xxxxxxxxxxxx0001 Po Box 94435 Albuquerque, NM 87199

Wells Fargo Card Ser Acct No xxxxxxxx0068 Po Box 5058 Portland, OR 97208 Wells Fargo Card Ser Acct No xxxxxxxx0068 Po Box 5445 Portland, OR 97208

Wfs Financial/Wachovia Dealer Services Acct No xxxxxxxx5148 Po Box 19657 Irvine, CA 92623

Wfs Financial/Wachovia Dealer Services Acct No xxxxxxxx5148 Po Box 1697 Winterville, NC 28590